

EXHIBIT 7



3867-ADMIN-000049

3867 - Berry v Lexis Nexis ADMIN Cover Sheet

Matter: 3867 - Berry v Lexis Nexis
PO Box: 2983

Note:



PAGEBREAK

August 23, 2013

LexisNexis Settlement Objections
Settlement Administrator
P. O. Box 2983
Faribault, Mn. 55021-2983

RE: Gregory Thomas Berry, et al. v. LexisNexis Risk & Information Analytics Group, Inc., No. 3:11CV754 (E.D.Va.);

Your Honor:

My name is Patricia Ann Osborne, I reside at 6307 Todhunter Road, Middletown, Ohio 45044. My phone number is 513-539-7085 cell 513-267-1021

I wish to make a statement of objection to this case.

I understand that I have a right to object to this proposed settlement. I feel that my husband, Lawrence Osborne, and I have been damaged by the actions of LexisNexis. The settlement only states that LexisNexis agrees to "never do it again!".

In early March 2012, we received the enclosed information from Cincinnati Insurance, our car/house insurance company. I immediately noticed the LexisNexis information and I contacted LexisNexis to complain. They suggested I call our insurance company.

I then called Cincinnati Insurance and asked them why they needed my Credit Report. Since we had never been late on our payments and never had a check bounce at the bank I did not think it was necessary. Cincinnati Insurance's reply was simply "all insurance companies are doing it!". I stated my complaint and requested a copy of the Credit Report for each of us but only received one for my husband from EXPERIAN.

In this recession, many people have fallen on hard times. Insurance costs went up on many of these people. LEXISNEXIS MADE MILLIONS OF DOLLARS RESELLING OUR CREDIT REPORTS WHICH INCLUDED OUR SOCIAL SECURITY NUMBERS and yet they get a "slap on the hands" and told never do it again.

THIS PROPOSED SETTLEMENT WAS POORLY NEGOTIATED. THE ONLY WINNERS IN THIS LAWSUIT ARE THE LAWYERS 5.5 MILLION DOLLARS AND OR COURSE, LEXIS NEXIS (OFF THE HOOK FOR RESELLING SOCIAL SECURITY NUMBERS).

Sincerely,

A handwritten signature in cursive script that reads "Lawrence & Pat Osborne".

Lawrence & Patricia Osborne



You must have this number when contacting the
LexisNexis® Consumer Center.

C.L.U.E.® Consumer Number: 1206400731

March 05, 2012

1057 1 MB 0.404*****AUTO**MIXED AADC 300
1057 1 MB 0.404*****AUTO**MIXED AADC 300
Lawrence Osborne
6307 Todhunter Rd
Middletown OH 45044-9464
tray 004 peice 1057

Keep | Protect

Thank you for contacting LexisNexis® Risk Solutions Inc. ("LexisNexis") to obtain your credit information in accordance with Section 609 of the Fair Credit Reporting Act ("FCRA"). LexisNexis is a consumer reporting agency that collects, maintains and uses information to create "consumer reports", as that term is defined under the FCRA. Consumer reports may be created at the request of LexisNexis customers that have a permissible purpose to access the reports under the FCRA. While LexisNexis delivers consumer reports to the insurance industry, we are not involved in decisions made by insurance companies based on the reports or scores, and we are not provided information regarding those decisions. For questions regarding those decisions, please contact the insurance company that ordered your report.

The credit bureau that provided your information to us will be mailing the requested report to you directly. To protect your privacy, your report may be sent in an unmarked envelope and should arrive within 2 weeks. **You will not receive a copy of your credit file from LexisNexis since we are merely a reseller of the credit report. nor will LexisNexis receive a copy of your report.**

It is important for consumers to know the differences between a credit score and an insurance score.

A credit score is a reflection of an individual's credit rating and financial performance. An individual's credit report may contain no negative factors from the standpoint of decisions made with respect to the granting of credit, but at the same time could indicate a greater or lesser degree of risk that an insurance loss will occur.

An insurance score is a numerical value associated with an individual based on an evaluation of his or her credit report and is a predictor of the likelihood of a future insurance loss. Statistical correlations have been proven to exist between various characteristics contained in a credit report and the frequency of insurance losses.

After you receive your credit report from the credit bureau, review it carefully. Consumers have the right to dispute any information they believe is inaccurate or incomplete. To do this, you can either contact the credit bureau directly using the toll-free number or web site address provided with your report or you may contact LexisNexis to file a dispute on your behalf. Please wait until you receive your credit report before calling or initiating a dispute. Once the dispute reinvestigation is complete, the results will be provided to you in writing.

If you have any further questions, you may contact us by phone at (866) 323-0932. The LexisNexis Consumer Center's hours of operation are Monday – Friday from 8AM to 7PM Eastern Time.

Thank you for allowing us to assist you.

LexisNexis Consumer Center

NOTE: Phone calls to the LexisNexis Consumer Center may be monitored for quality assurance. For more information about credit reports and insurance scores, please visit www.consumerdisclosure.com. Select **Reports**, then **Credit Reports/Insurance Scores**.

C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE

Inq. Page: 1

Quoteback: 12065CLUE!1206400732000000
Account: 990300-CDC
Requestor: LEXISNEXIS CONSUMER CTR/AUTO

0000000000000000 CD1206400732
Date of Order: 03/05/12
Date of Receipt: 03/05/12
C.L.U.E. Ref. #: 12066040617001

RECAP:

Subject 1 - SEARCH NOT REQUESTED
ADD - Possible Additional Driver(s) Reported

----- SEARCH REQUEST -----

Subject # 1(N/R)
Name: OSBORNE LAWRENCE
Address: 6307 TODHUNTER RD MIDDLETOWN OH 45044-9464
----- P R I O R -----
Address:
Policy Type: No.:
Company:
D/L #: STATE:

----- Possible Additional Drivers -----

Additional driver may not reside in this household or be associated with insured. This information should be independently verified prior to use.
This report is not a recommendation.

Name	DOB	Sex	Driv. License #	Exp Date	Iss Date	SSN	Type	Restrict
------	-----	-----	-----------------	----------	----------	-----	------	----------

OSBORNE PATRICIA A	00/XX/XX	F	RU23XXXX	02/20/14	02/10/10	XXXX	D	A
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----- Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE -----
If you have questions, contact: Refer consumers to:

LexisNexis Message Center	Consumer Disclosure Hotline
P. O. Box 105179	P. O. Box 105108
Atlanta, Georgia 30348-5179	Atlanta, Georgia 30348-5108
Telephone: 1-800-456-6432	Telephone: 1-800-456-6004
C.L.U.E. is a registered trademark of LexisNexis Risk Solutions Inc.	

1-888-497-0011

option 2
option 1

Possible Additional Drivers

LexisNexis emphasizes that your insurance company must verify this information before taking action.

The following is an example of the Additional Driver Discovery report. All names used in this example are fictitious.

Possible Additional Drivers				
Additional drivers may not reside in this household or be associated with the insured. This information should be independently verified prior to use. This report is not a recommendation.				
(1) Name DOB Sex	(2) Driver's License # Exp. Date Iss. Date	(3) SSN	(4) Type Restrictions	
Smith, John M 08/XX/XX M	X9999999XXXX 08/01/02 00/00/00	999-99-XXXX	A G	

- (1) **Name, DOB (Date of Birth)** and **Sex** of possible additional driver. This information will be provided, if available.
- (2) The **Driver's License #, Expiration Date,** and **Issue Date** fields list information about the driver. This information will be provided, if available.
- (3) The **S.S.N. (Social Security Number)** will be provided, if available.

NOTE: The last four digits of a subject's Social Security Number in this section will be returned as X'S.

- (4) The **Type** and **Restrictions** fields list the type of license and any restrictions. This information varies by the reporting state. Refer to the appropriate State Department of Motor Vehicles for definitions.

LexisNexis® Consumer Center
P.O. Box 105108
Atlanta, Georgia 30348-5108
1-888-497-0011 (Toll Free); Monday – Friday, 8:00 AM to 7:00 PM Eastern Time
www.consumerdisclosure.com

NOTE: Phone calls to our Consumer Center may be monitored for quality assurance.



Additional Driver Discovery (A.D.D.) assists the underwriting process by identifying possible unreported drivers in a household. The majority of the information on the A.D.D. database is furnished by participating states, in addition to data maintained by LexisNexis® Risk Solutions Inc. Participating states provide the name, address, date of birth and up to seven other pieces of information (license number, restrictions, etc.) about every person to whom they have issued a driver's license, driving permit, or ID card.

The A.D.D. system then searches for licensed individuals at the inquiry address furnished by your insurance company. Any drivers found that are listed on the inquiry are eliminated as known drivers. The rest are reported as potential unreported drivers.

RECAP Information

RECAP: ADD – Possible Additional Driver(s) Reported

This example indicates A.D.D. discovered possible additional drivers for this inquiry.

RECAP Messages

Any of these messages may appear in the RECAP section:

*** Possible Additional Driver(s)**

Either these were not shown as part of the request or key data elements were different from the Search Request information.

*** No Additional Driver(s) Reported**

The search did not find any additional drivers.

*** State Not Available**

The A.D.D. request was for a state not available on the LexisNexis database.

*** Address Not on Database**

The inquiry address was not found on the LexisNexis database.

SEARCH REQUEST Data

Search request data is the information that your insurance company provided for LexisNexis to search on.



March 06, 2012

You must have these numbers when contacting the
LexisNexis® Consumer Center.
C.L.U.E.® Consumer Number: 1206400732

964 1 MB 0.404*****AUTO**MIXED AADC 300
Lawrence Osborne
6307 Todhunter Rd
Middletown OH 45044-9464

tray 004 pelce 964

Enclosed is the Additional Driver Discovery (A.D.D.®) report you requested, along with a guide to help you understand your report.

The information contained in this A.D.D. report is obtained from the following sources:

- State Departments of Motor Vehicles
- Identification information from the three major credit bureaus (Equifax, Experian, TransUnion)
- Other sources legally available to LexisNexis® Risk Solutions Inc.

LexisNexis continually updates records from certain of the sources listed above. Thus, we may have received updated information since your insurance company ordered the A.D.D. report on your household.

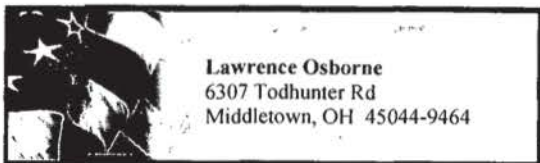
~~If any of the individuals listed on the A.D.D. report does NOT reside in your household, we suggest you notify your insurance company of the discrepancy, in addition to filing a dispute with LexisNexis.~~

If you have questions, please call us at 1-888-497-0011, Monday – Friday, 8:00 AM – 7:00 PM, Eastern Time.

Thank you for giving us the opportunity to assist you.

LexisNexis Consumer Center
P.O. Box 105108
Atlanta, GA 30348-5108

NOTE: Phone calls to the LexisNexis Consumer Center may be monitored for quality assurance.



CINCINNATI OH 452

27 AUG 2013 PM 5 L



REC'D SEP 03 2013

Lep's Nephis Settlement Objection
Settlement Administrator
P.O. Box 2983
Fairbault, Mn.

55021298383 55021-2983